

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)

Application Number		09540011
Filing Date		2000-03-31
First Named Inventor	Kight, et al.	
Art Unit	3625	
Examiner Name	Yogesh C. Garg	
Attorney Docket Number	23952-0051	

U.S.PATENTS						Remove
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	3761682		1973-09-25	Barnes, et al.	
	2	3833885		1974-09-03	Gentile, et al.	
	3	3876864		1975-04-08	Clark, et al.	
	4	3949364		1976-04-06	Clark, et al.	
	5	4270042		1981-05-26	Case	
	6	4321672		1982-03-23	Braun, et al.	
	7	4642767		1987-02-10	Lerner	
	8	4758714		1988-07-19	Carlson, et al.	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		09540011
Filing Date		2000-03-31
First Named Inventor	Kight, et al.	
Art Unit	3625	
Examiner Name	Yogesh C. Garg	
Attorney Docket Number	23952-0051	

	9	4791561		1988-12-13	Huber	
	10	4823264		1989-04-18	Deming	
	11	4926325		1990-05-15	Benton, et al.	
	12	4929818		1990-05-29	Bradbury, et al.	
	13	4948174		1990-08-14	Thomson, et al.	
	14	4960981		1990-10-02	Benton, et al.	
	15	4961139		1990-10-02	Hong, et al.	
	16	5007084		1991-04-09	Materna, et al.	
	17	5025373		1991-06-18	Keyser Jr., et al.	
	18	5093787		1992-03-03	Simmons	
	19	5097115		1992-03-17	Ogasawara, et al.	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		09540011
Filing Date		2000-03-31
First Named Inventor	Kight, et al.	
Art Unit		3625
Examiner Name	Yogesh C. Garg	
Attorney Docket Number		23952-0051

	20	5111395		1992-05-05	Smith, et al.	
	21	5121945		1992-06-16	Thomson, et al.	
	22	5237159		1993-08-17	Stephens, et al.	
	23	5265008		1993-11-23	Benton, et al.	
	24	5283829		1994-02-01	Anderson	
	25	5303149		1994-04-12	Janigian	
	26	5326959		1994-07-05	Perazza	
	27	5336870		1994-08-09	Hughes, et al.	
	28	5383113		1995-01-17	Kight, et al.	
	29	5420405		1995-05-30	Chasek	
	30	5465206		1995-11-07	Hilt, et al.	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		09540011
Filing Date		2000-03-31
First Named Inventor	Kight, et al.	
Art Unit		3625
Examiner Name	Yogesh C. Garg	
Attorney Docket Number		23952-0051

	31	5496991		1996-03-05	Delfter III, et al.	
	32	5504677		1996-04-02	Pollin	
	33	5652786		1997-07-29	Rogers	
	34	5677955		1997-10-14	Doggett, et al.	
	35	5699528		1997-12-16	Hogan	
	36	5710889		1998-01-20	Clark, et al.	
	37	5727249		1998-03-10	Pollin	
	38	5794221		1998-08-11	Egendorf	
	39	5873072		1999-02-16	Kight, et al.	
	40	5884288		1999-03-16	Chang, et al.	
	41	5920847		1999-07-06	Kolling, et al.	

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)

Application Number	09540011
Filing Date	2000-03-31
First Named Inventor	Kight, et al.
Art Unit	3625
Examiner Name	Yogesh C. Garg
Attorney Docket Number	23952-0051

If you wish to add additional U.S. Patent citation information please click the Add button. [Add](#)

U.S.PATENT APPLICATION PUBLICATIONS [Remove](#)

Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1					

If you wish to add additional U.S. Published Application citation information please click the Add button. [Add](#)

FOREIGN PATENT DOCUMENTS [Remove](#)

Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ² i	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	T ⁵
	1	91/09370	WO		1999-06-27	Online Resources & Communications Corporation		<input type="checkbox"/>
	2	401195573	JP	A	1989-08-07	Decentralized Processors for Transfer in Organ		<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button. [Add](#)

NON-PATENT LITERATURE DOCUMENTS [Remove](#)

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
	1	Supplemental Information Disclosure Statement including declaration by Mark Johnson.	<input type="checkbox"/>
	2	Merriam-Webster's Collegiate Dictionary, 10th edition; page 293, word, "database" (1962); and page 929, word, "processing" (1532).	<input type="checkbox"/>
	3	WHITE, et al.; "4-in-1 Accounting: The Basics from Real-World." PC Magazine, Vol. 4, No. 20, p. 167-168, extracted on Internet from Dialog file 47, Accession #02746427 on 12/19/2003.	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09540011
Filing Date	2000-03-31
First Named Inventor	Kight, et al.
Art Unit	3625
Examiner Name	Yogesh C. Garg
Attorney Docket Number	23952-0051

4	STREETER, Bill, "The Future is Here and It's on TV," ABA Banking Journal, November 1980, extracted from Internet from Corporate business source database on 1/28/2003.	<input type="checkbox"/>
5	BLATTBERG, Robert C., DEIGHTON, John, "Interactive Marketing: Exploiting the Age of Addressability," Sloan Management Review, Vol. 13, No. 1, Fall 1991, p 5-14.	<input type="checkbox"/>
6	Press Release, "Federal Reserve System Docket No. R-0643 Regulation CC CFR Part 2 29 Availability of Funds and Collection of Checks; American Banker (pre-1997 Fulltext); New York; N.Y. October 27, 1988; Vol. 153, Issue. 211; extracted on Internet on 2/2/2005	<input type="checkbox"/>
7	Paschal, Jan; "New Edition of Rand McNally Bankers Directory Available"; Journal Record; Oklahoma City; Fe. 11, 1987, extracted on the Internet from http://proquest.umi.com on 01/27/2003.	<input type="checkbox"/>
8	Huiyong et al., "Harcourt Brace Considers Sale of Some Assets----Chief Says Firm Discussing Potential Transactions; Thomson May Play Role", Wall Street Journal; New York; Apr. 26, 1990, extracted on the Internet from http://proquest.umi.com on 1/27/2003.	<input type="checkbox"/>
9	Tripp, Julie, "How to Lend Uncle Sam Your Money" PAGE: B1, The Oregonian; Portland, OR; Oct. 28, 1990), extracted from http://proquest.umi.com 07/16/2002.	<input type="checkbox"/>
10	Excerpts "Routing Symbol and Transit Number", page 109, Chapter 6-The Payment Function by Francis et al., published by American Bankers Association in 1998, 1997, 1996, 1995, and 1994.	<input type="checkbox"/>
11	"Official Routing Number Registrar – Routing Number Policy formulated jointly by American Bankers Association and the Federal Reserve System in 1976, pages 1-22.	<input type="checkbox"/>
12	"ABA Routing numbers", copy of web pages from www.aba.com .	<input type="checkbox"/>
13	GULLO, Karen, "Reistad Continues Quest for the 'Checkless Society' Series: 8," American Banker; New York, NY, July 16, 1991, Vol. 156, Issue 135.	<input type="checkbox"/>
14	Anonymous, "Is Video Banking Poised to Take Off (Again)?", CTS Accounting Software Survey; June 1990, Vol. 20, Issue 1.	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09540011
Filing Date	2000-03-31
First Named Inventor	Kight, et al.
Art Unit	3625
Examiner Name	Yogesh C. Garg
Attorney Docket Number	23952-0051

15	TYSON, David O., "Princeton Telecom Addresses Problems of On-Line Bill Payment," American Baker; New York, NY, August 9, 1989.	<input type="checkbox"/>
16	Unknown, Excerpt from The Bankers Magazine, July-August 1985 p. 54-55.	<input type="checkbox"/>
17	Press Release, "Banks, Credit Unions Join Utilities to Expand Bill Payment Plan; [Sunrise Edition] Omaha World-Herald; Omaha, Nebraska, August 30, 1989, p. 19.	<input type="checkbox"/>
18	HOWARD, Bill, "The Best of 1989," PC Magazine, January 16, 1990 (excerpt).	<input type="checkbox"/>
19	DUNKIN, Amy, "Personal Business: Software Have a PC? Now, You Can Chuck Your Checkbook," Business Week, September 3, 1990.	<input type="checkbox"/>
20	CHURBUCK, David C., "Let your Fingers do the Banking," Forbes, August 19, 1991.	<input type="checkbox"/>
21	SHIPLEY, Chris, "CheckFree's Payment System," PC Computing, August 1, 1991.	<input type="checkbox"/>
22	SHIPLEY, Chris, "Electronic Bill Paying Just Got a Lot Easier," PC Computing, May 1, 1991.	<input type="checkbox"/>
23	MAGID, Lawrence, "How to Put PC to Work Paying Bills," Los Angeles Times, July 25, 1991.	<input type="checkbox"/>
24	Advertisement "As seen in PC Computing" with purchase order form (1989- Reprinted from PC Magazine, November 14, 1989).	<input type="checkbox"/>
25	MALNIG, Anita, "Roundup of Financial Software: Home Accountant," pp. 73-74, II Computing, Vol. 1, No. 3, Feb. 1986.	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		09540011
Filing Date		2000-03-31
First Named Inventor	Kight, et al.	
Art Unit	3625	
Examiner Name	Yogesh C. Garg	
Attorney Docket Number	23952-0051	

26	RUE, Sharon Gamble, "Electronic Checkbook," MacIntosh Buyer's Guide, p. 128/1, 5/85, Abstract from Microsearch AN: 85-028312.	<input type="checkbox"/>
27	Hines, Tracie Forman, "The Check is in the Modern," MacUser Vol. 1, No. 1, p. 6815, 10185 Abstract from Microsearch AN: 85-028676.	<input type="checkbox"/>
28	"Myte Myke Business System: Order-Entry Billing," Product Literature, Abstract from Microsearch file of Orbit, AN: 87-039522.	<input type="checkbox"/>
29	"Home Banking: A Case Study," Robert B. Willemstad, pp. 4R 55, Banker's Magazine, Nov-Dec 1984.	<input type="checkbox"/>
30	Article, "Pay Your Bills the PC Way," St. Louis Post Dispatch (SLO-Monday, July 31, 1989), Magid, Lawrence J. Five Star Section, Monday's Business Section, page 18, extracted on Internet from Dialog database.	<input type="checkbox"/>
31	CROSSMAN, Craig, Herald Columnist, "Paying Bills can be an Electronic Task," Miami Herald, March 12, 1990, extracted on Internet from Dialog Database, Accession #05520522.	<input type="checkbox"/>
32	SHIPLEY, Chris, "I Threw Away my Checkbook," PC Computing, Vol. 3, No. 11, p. 112(7), Nov. 1990, extracted on Internet from Dialog Database, Accession #01379643.	<input type="checkbox"/>
33	STEINBERG, Jeffrey A., "CheckFree," MacUser, Vol. 6, No. 8, p. 68(3), August 1990, extracted on Internet from Dialog Database, Accession #01376772.	<input type="checkbox"/>
34	LEWIS, Peter H., "Personal Computers: Managing Your Money," New York Times, Late Edition, Final ED, Col. 5, p. 8, August 29, 1989, extracted on Internet from Dialog Database, Accession #01871726.	<input type="checkbox"/>
35	ELIASON, A.L., Online Business Computer Applications: 2nd Edition Science Research Associates, 1987 HF5542.2E427, pp. 18-19 and 69-71.	<input type="checkbox"/>
36	KIGHT, PATRICIA, "Declaration Under 37 CFR 1.132, February 6, 2007.	<input type="checkbox"/>

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		09540011
	Filing Date		2000-03-31
	First Named Inventor	Kight, et al.	
	Art Unit	3625	
	Examiner Name	Yogesh C. Garg	
	Attorney Docket Number	23952-0051	

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE			
---------------------------	--	--	--

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09540011
Filing Date	2000-03-31
First Named Inventor	Kight, et al.
Art Unit	3625
Examiner Name	Yogesh C. Garg
Attorney Docket Number	23952-0051

CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Rhett S. White/	Date (YYYY-MM-DD)	2007-03-08
Name/Print	Rhett S. White	Registration Number	59158

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

Privacy Act Statement

The Privacy Act of 1974 (P.L. 93-579) requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether the Freedom of Information Act requires disclosure of these records.
2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.
3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).
5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.
6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.
9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.